

Certificate Number: 12433-PAE-DE-030959531

Bankruptcy Case Number: 12-21677



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 30, 2018, at 2:51 o'clock PM EDT, James M. Loftus completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 30, 2018 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor